

6 messages;

7 processing, with the system resources, the second type of messages at the higher

8 priority than messages ready for posting; and

9 posting transactions to the accounts when the system resources are available;

10 wherein the posting of the transactions can occur in essentially real-time and can be

11 interspersed with the processing of the second type of messages.

12 7. A method performed for a financial institution for updating an account having

13 account information, comprising:

14 associating at least one rule with the account, the rule for being used in controlling a

15 processing of the account;

16 storing at least one parameter of the rule in a database;

17 receiving for the financial institution a transaction related to the account;

18 identifying all rules associated with the account;

19 applying the rules to the transaction;

20 inserting the transaction into the account information; and

21 propagating balances maintained for the account;

22 wherein the rule is changed by modifying the parameter stored in the database

Please add the following new claims:

1 13. The method as set forth in claim 1, wherein posting comprises updating
2 account balances.

Sub B
1 14. The method as set forth in claim 1, wherein posting comprises calculating
2 interest for the accounts.

A3
1 15. The method as set forth in claim 1, wherein posting comprises calculating fees
2 for the accounts.

1 16. The method as set forth in claim 1, wherein posting comprises tolling account
2 balances for the accounts.

1 17. The method as set forth in claim 1, wherein receiving comprises receiving at
2 the financial institution.

1 18. The method as set forth in claim 1, wherein receiving comprises receiving the
2 transactions on behalf of the financial institution.